

1<sup>st</sup> - 955678



03/05/2007 11:09:03 AM

Fee: \$36.00

**COVER SHEET**  
**ORS: 205.234**

This cover sheet has been prepared by the persons presenting the attached instrument for recording. Any errors in this cover sheet **DO NOT** affect the transaction(s) contained in the instrument itself.

After recording, return to:  
Kathy Taggart  
Northwest Trustee Services, Inc.  
P.O. Box 997  
Bellevue, WA 98009-0997

Send Tax Statements to:  
Same as on file

The date of the instrument attached is 3/2/07.

1) NAMES(S) OF THE INSTRUMENT(S) required by ORS 205.234(a)  
Notice of Default & Election to Sell \_\_\_\_\_

2) PARTY(IES)/GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160:  
Northwest Trustee Services, Inc. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3) PARTY(IES)/GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160  
Hill, Vincent P. & Margarte L. \_\_\_\_\_  
\_\_\_\_\_

4) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030  
\$ N/A

6) RE-RECORDED to correct: \_\_\_\_\_  
Trust Deed recorded as: M99-33284

36-F

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Reference is made to that certain trust deed made by Vincent P. Hill and Margaret Louise Hill, husband and wife, as grantors, to Aspen Title & Escrow, Inc., as trustee, in favor of Norwest Mortgage, Inc. nka Wells Fargo Home Mortgage, Inc. nka Wells Fargo Bank, N.A., as beneficiary, dated 08/10/99, recorded 08/18/99, in the mortgage records of Klamath County, Oregon, as Vol:M99 Page: 33284, covering the following described real property situated in said county and state, to wit:

Tract 28, Pleasant Home Tracts, ~~2~~<sup>2</sup>, in the County of Klamath, State of Oregon.

PROPERTY ADDRESS: 5528 MILLER AVENUE  
KLAMATH FALLS, OR 97603

There is a default by the grantor or other person owing an obligation or by their successor in interest, the performance of which is secured by said trust deed, or by their successor in interest, with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantors' failure to pay when due the following sums: monthly payments of \$664.73 beginning 09/01/06; plus late charges of \$26.59 each month beginning 07/16/06; plus prior accrued late charges of \$0.00; plus advances of \$30.00; excepting therefrom a credit of (\$170.54); together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to wit: \$71,995.41 with interest thereon at the rate of 6.75 percent per annum beginning 08/01/06; plus late charges of \$26.59 each month beginning 07/16/06 until paid; plus prior accrued late charges of \$0.00; plus advances of \$30.00; excepting therefrom a credit of (\$170.54) together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**RE: Trust Deed from  
HILL, VINCENT P. and MARGARET LOUISE  
Grantor  
to  
Northwest Trustee Services, Inc.,  
Trustee**

**File No. 7023.12484**

**For Additional Information:  
After Recording return to:  
Kathy Taggart  
Northwest Trustee Services, Inc.  
P.O. Box 997  
Bellevue, WA 98009-0997  
(425) 586-1900**

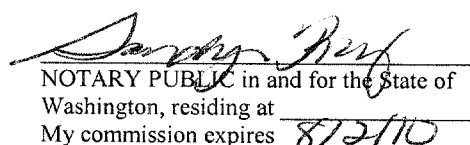
The sale will be held at the hour of 10:00 o'clock A.M., in accord with the standard of time established by ORS 187.110 on **July 9, 2007**, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place last set for the sale.

Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing every other default complained of herein by tendering the performance required under the obligation or trust deed, in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com).

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

Dated: March 2, 2007



**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

**INSTRUCTIONS FOR SERVICE OF TRUSTEE'S NOTICE OF SALE PURSUANT TO ORS 86.74  
AND PROOF OF SERVICE**

To: FEI, LLC  
Fax:

I, the undersigned say and certify that:

You are hereby directed to serve the Trustee's Notice of Sale in the manner in which a summons is served pursuant to ORCP 7D.(d) and 7D.(3), upon an occupant at:

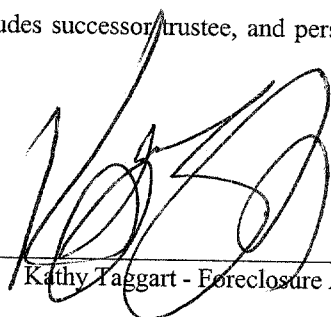
5528 MILLER AVENUE  
KLAMATH FALLS, OR 97603

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Service should be made by 03/10/07, which is 120 days before the date fixed for the sale in the attached notice. If you have not made service by that date, but it appears that it is possible to effect service upon the above named person, persist in making service until it has been accomplished.

As used herein, the singular includes the plural, trustee includes successor/trustee, and person includes corporation and any other legal or commercial entity.

Dated: \_\_\_\_\_, 20\_\_\_\_\_.

  
\_\_\_\_\_  
Kathy Taggart - Foreclosure Analyst

**TRUSTEE'S INSTRUCTIONS AND PROOF OF  
SERVICE OF TRUSTEE'S NOTICE OF SALE**

**RE: Trust Deed from  
Vincent P. Hill and Margaret Louise Hill, husband and wife,  
Grantor**

**to**

**Northwest Trustee Services, Inc., Trustee  
File No.7023.12484**

**After recording return to:**

**Northwest Trustee Services, Inc.  
Attn: Kathy Taggart  
P.O. Box 997  
Bellevue, WA 98009-0997**